

Atty. Ref.: ICON-102; S/N 09/465,506

Response to Office Action of April 6, 2006

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V. REMARKS• STATUS OF THE CLAIMS

Claims 2-14, 16-38, 40 and 41 remain pending in this application. Claims 19, 27 and 41 are currently amended. Claims 5, 6, 18, 30 and 41 have been amended, and claims 1,15, 39 are cancelled without prejudice.

• REJECTION UNDER 35 U.S.C. §112

The Examiner has rejected claims 2-41 under 35 U.S.C. §112, first paragraph, as the specification is allegedly not enabling for step (c). Moreover, the Examiner alleges there is a contradiction of the limitation of claim 5 with limitation of claim 6.

• Applicants' Response

Applicant respectfully traverses the rejection of the claims based in part on the argument that the disclosure is made whole by inclusion of the original claims. However, Applicant has amended the claims 41, 5, 6, 18, and 30 to include the cash-credit ratio to lie between 1/99 and 99/1 as disclosed in the specification, especially on page 11, line 25, as per the Examiner's assertion. Such amendment therefore also obviates the rejection of claims 2-41.

The Examiner has rejected claims 2-41 under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the applicant regards as the invention. The Examiner alleges an inconsistency between claimed steps (c) and (d).

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- *Applicants' Response*

Applicants respectfully traverse the rejection of claims 2 – 41, as presently amended. On the contrary, the claimed subject is clearly defined and understood by one skilled in the art. As Applicant believes all exemplary rejections have been addressed in claims 5, 6, 18, 30, and 41, all other claims are now also deemed allowable.

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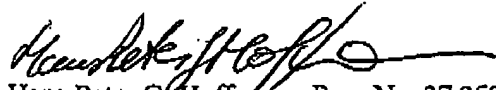
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CONCLUSION

Applicants assert that this response is fully responsive to the Examiner's Office action dated April 6, 2006. Applicants respectfully solicit early allowance of the pending claims.

Respectfully Submitted,



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